

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Leo L. Thomas
 Debtor

Case No. 13-17448-amc
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
 Form ID: 3180W

Page 1 of 2
 Total Noticed: 19

Date Rcvd: Apr 05, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 07, 2019.

db
 13239371 +Leo L. Thomas, 313 W. Tabor Road, Philadelphia, PA 19120-2820
 +American InfoSource LP as agent for, DIRECTV, LLC, Mail Station N387, 2230 E Imperial Hwy,
 El Segundo, CA 90245-3504
 13134561 +David B. Spitofsky, Esquire, 516 Swede Street, Norristown, PA 19401-4807
 13155967 +Independence Learning Center, Your Collection Solution LLC, PO Box 25201,
 Rochester NY 14625-0201
 13147930 +PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, OH 45342-5421

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg

E-mail/Text: megan.harper@phila.gov Apr 06 2019 02:36:52 City of Philadelphia,
 City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
 Philadelphia, PA 19102-1595
 smg
 +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Apr 06 2019 02:36:40 U.S. Attorney Office,
 c/o Virginia Powell, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13228575 EDI: BECKLEE.COM Apr 06 2019 06:23:00 American Express Centurion Bank,
 c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
 13173647 EDI: AIS.COM Apr 06 2019 06:28:00 American InfoSource LP as agent for, Verizon,
 PO Box 248838, Oklahoma City, OK 73124-8838
 13134573 +EDI: RESURGENT.COM Apr 06 2019 06:28:00 Anson Street, LLC, c/o Resurgent Capital Services,
 P.O. Box 10675, Greenville, SC 29603-0675
 13240415 EDI: RESURGENT.COM Apr 06 2019 06:28:00 Ashley Funding Services, LLC its successors and,
 assigns as assignee of Laboratory, Corporation of America Holdings,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 13214839 E-mail/Text: megan.harper@phila.gov Apr 06 2019 02:36:52
 City of Philadelphia Law Department, Tax Unit - Bankruptcy, Municipal Services Building,
 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
 13159903 EDI: CAPITALONE.COM Apr 06 2019 06:23:00 Capital One Bank (USA), N.A., PO Box 71083,
 Charlotte, NC 28272-1083
 13166320 +EDI: ECMC.COM Apr 06 2019 06:23:00 ECMC, PO BOX 16408, St. Paul, MN 55116-0408
 13134600 EDI: FORD.COM Apr 06 2019 06:28:00 Ford Motor Credit Company, P.O. Box 542000,
 Omaha, NE 68154-8000
 13159788 EDI: JEFFERSONCAP.COM Apr 06 2019 06:28:00 Jefferson Capital Systems LLC, PO BOX 7999,
 SAINT CLOUD MN 56302-9617
 13167457 +E-mail/Text: bankruptcygroup@peco-energy.com Apr 06 2019 02:35:48 PECO Energy Company,
 Attn: Merrick Friel, 2301 Market Street, S23-1, Philadelphia, PA 19103-1380
 13174559 E-mail/Text: RVSVCBICNOTICE1@state.pa.us Apr 06 2019 02:36:08
 Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946,
 Harrisburg PA 17128-0946
 13148702 EDI: ECAST.COM Apr 06 2019 06:23:00 eCAST Settlement Corporation, assignee,
 of Citibank (South Dakota), N.A., POB 29262, New York, NY 10087-9262

TOTAL: 14

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

smg* Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 07, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

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Page 2 of 2
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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 4, 2019 at the address(es) listed below:

ANDREW F GORNALL on behalf of Creditor LNV Corporation agornall@kmlawgroup.com,
bkgroup@kmlawgroup.com
ANDREW F GORNALL on behalf of Creditor DOVENMUEHLE MORTGAGE, INC agornall@kmlawgroup.com,
bkgroup@kmlawgroup.com
DAVID B. SPITOFISKY on behalf of Debtor Leo L. Thomas spitofskybk@verizon.net,
spitofskylaw@verizon.net
JOHN ERIC KISHBAUGH on behalf of Creditor PNC Bank, National Association jkishbaugh@udren.com,
vbarber@udren.com
REBECCA ANN SOLARZ on behalf of Creditor PNC Bank, National Association
bkgroup@kmlawgroup.com
REBECCA ANN SOLARZ on behalf of Creditor PNC Bank National Association bkgroup@kmlawgroup.com
SHERRI J. SMITH on behalf of Creditor PNC Bank, National Association
sherri.braunstein@phelanhallinan.com, pa.bkecf@fedpne.com
THOMAS I. PULEO on behalf of Creditor LNV Corporation tpuleo@kmlawgroup.com,
bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WALTER WILLIAM GOULDSBURY, III on behalf of Creditor PNC Bank, National Association
wgouldsbury@udren.com, vbarber@udren.com
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

TOTAL: 12

Information to identify the case:					
Debtor 1	<u>Leo L. Thomas</u>			Social Security number or ITIN	xxx-xx-3521
	First Name	Middle Name	Last Name	EIN	__-_____-
Debtor 2	<u></u>			Social Security number or ITIN	____-
(Spouse, if filing)	First Name	Middle Name	Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania					
Case number: 13-17448-amc					

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Leo L. Thomas

4/4/19

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.